

Proposed NU Business Name: **HOSSAIN TAILAR**



Project identification and prepared by: Aman ulla
Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	ABUL HOSSAIN
Age	:	06-08-1990(27 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	02 Brothers,02Sister
Address	:	Vill: Noyonpur, P.O:Protappur P.S: Dagobhuyain, Dist: Feni

Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	JASMIN ARA
(iii) Father's name	:	ABUL KASAM
(iv) GB member's info	:	Branch:Noyonpur. Centre # 27(Female), Member ID: 1941, Group No: 01 Member since: 2015 <i>Raining (03 Years)</i> First loan: BDT 6,000
Further Information:		Existing Loan: BDT: 20,000, Outstanding loan: 12000
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	17years experience in running business. 10 years is won business. He has 07years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01832426879
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni

JASMIN ARA joined Grameen Bank since 03 years ago. At first she took 6,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business

Proposed Nobin Udyokta Business Info

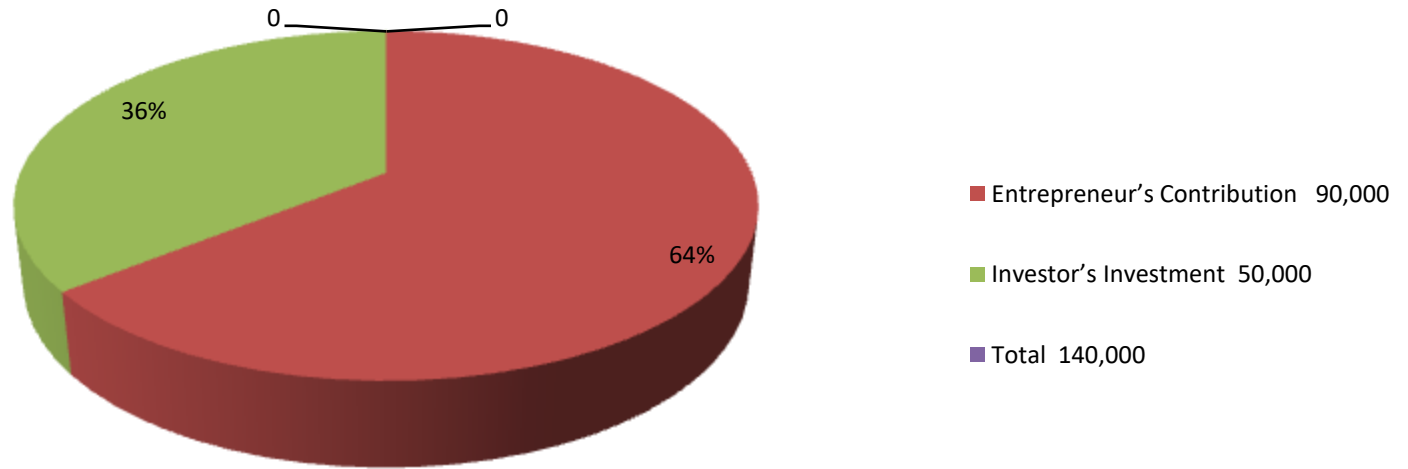
Business Name	:	HOSSAIN TAILAR
Location	:	Noyonpur,Mowlobi bazar, Dagonbhuyain, Feni.
Total Investment in BDT	:	BDT 140,000/-
Financing	:	Self BDT 90,000/-(from existing business) 64% Required Investment BDT 50,000/-(as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Garments items etc.▪Average 25% gain on sale.▪The business is operating by entrepreneur. Existing 02 employees.▪one will be appointed after receiving equity money.▪The shop is rented.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Garments items	4000	120000	1440000
Total sales (A)	4000	120000	1440000
Less Variable Exp.			
Garments items	3000	90000	1080000
Total Variable exp. (B)	3000	90000	1080000
Contribution Margin CM [C= (A-B)]	1000	30000	360000
less fixed exp.			
Rent		700	8400
Electricity bill		800	9600
Transportation		1000	12000
Salary (self)		5000	60000
Salary(staff)		9000	108000
Entertainment		200	2400
Gird		200	2400
Generator		0	0
Mobile bill		500	6000
total fixed cost (D)		17400	208800
Nit profit		12600	151200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Than Cloths	5	4000	20000	5	4000	20000	40000
Shart pices	20	500	10000	10	500	5000	15000
Three pices	10	1000	10000	0	0	0	10000
Sit Cloths	5	3000	15000	5	3000	15000	30000
Others	0	0	20000	0	0	10000	30000
Security	0	0	15000	0	0	0	15000
Total	0	0	90000	0	0	50000	140000



Financial Projection

Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue (sales)					
Garments items	6460	193800	2325600	2441880	2563974
Total Sales (A)	6460	193800	2325600	2441880	2563974
less variable Expenses					
Garments items	4845	145350	1744200	1831410	1922980.5
Total variable Expenses (B)	4845	145350	1744200	1831410	1922980.5
Contribution Margin (CM)= (A-B)	1615	48450	581400	610470	640993.5
Less Fixed Expenses					
Rent		700	8400	8400	8400
Electricity bill		1000	12000	12200	12400
Transportation		1500	18000	18200	18400
Salary (self)		5000	60000	60000	60000
Salary(staff)		14000	168000	168000	168000
Entertainment		200	2400	2400	2400
Gird		200	2400	2400	2400
Generator		0	0	0	0
Mobile bill		700	8400	8600	8800
Total Fixed Cost		23300	279600	280200	280800
Net Profit (E) (C-D)		25150	301800	316890	332734.5
Investment Payback			20000	20000	20000

Cash flow projection on business plan (rec. & Pay)

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	301800	316890	332734.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		281,800	578,690
	Total Cash Inflow	351,800	598,690	911,425
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	281,800	578,690	891,425

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill :17 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









Handwritten text on a poster or calendar, partially obscured and difficult to read. It appears to contain a grid of dates and some text in a South Asian script.

PARADISE
A woman's face is visible on the packaging of the fabrics on the shelf.









Handwritten text on a poster or calendar, including a grid of numbers and some illegible text.

PARADISE
A woman's face is visible on the packaging of the fabrics.

FAMILY PICTURE

